

## EXTENSIONS OF REMARKS

CALIFORNIA WATER POLICY  
REFORMS

## HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. MILLER of California. Mr. Speaker, rolling back the clock on crucial California water policy reforms will have three enormously unfortunate results: First, over 30 million residents of the largest and most diverse State will resume a divisive and costly war that has stifled economic development for over a quarter of a century; second, major improvements in resource management and protection—such as the landmark Bay-Delta accord—will be placed in extreme jeopardy; and third, the Nation's other 230 million taxpayers will continue to provide hundreds of millions of dollars in annual subsidies to many of the largest and richest agribusiness interests in the world.

Congress resolved these issues in 1992 when we passed, and President Bush signed, the Central Valley Project Improvement Act [CVPIA], Public Law 102-575. That law won broad support throughout California; urban residents get a fraction of the project's water under current contracts; 85 percent goes to irrigators; business interests; environmentalists; the recreational and sport fishing organizations; the commercial fishing industry; and newspapers throughout the State.

The subsidized irrigators, who have enjoyed nearly exclusive claim to the Central Valley Project's subsidized benefits for decades, quite naturally opposed the CVPIA with a vengeance, as would any special interest told it must share taxpayer-developed resources more equitably. They tried to have the law overturned in the courts, but lost. Now, they are trying to start the war all over again in hopes of improving their ability to retain their special largesse.

A handful of Members representing these subsidized irrigators has introduced H.R. 1906, which was written almost entirely by lobbyists and attorneys for California growers to set back the cause of water policy reform a quarter century. Repeal would assure these irrigators of indefinite domination of the water resources of California, with billions of dollars in water subsidies, for decades to come at the expense of all other interests in the State and U.S. taxpayers.

Fifteen members of the California delegation have written to the President outlining our vigorous objections to this harmful legislation. Herewith is a recent editorial about H.R. 1906 that appeared in the San Francisco Chronicle. I would be pleased to discuss these issues with you at any time.

[From the San Francisco Chronicle, June 23, 1995]

## BREAKING THE PEACE IN THE WATER WARS

The long and destructive California water war, which was quieted by a sensible legisla-

tive cease-fire three years ago, is on the verge of full-scale resumption, thanks to the unquenchable greed and incurable myopia of Central Valley agricultural interests and their water carriers in Congress. Unless Senators Dianne Feinstein and Barbara Boxer take a firm stand against these troublemakers when their legislative assault reaches the upper house, California could be swept back into a political whirlpool that will threaten not only the environment but the state's fragile economic recovery.

The new declaration of war comes in the form of legislation introduced this week by Representative John Doolittle and other Central Valley representatives that seeks to overturn the 1992 Central Valley Project Implementation Act, signed into law by President Bush. That law brought badly needed reform to an archaic and expensive system of subsidized farm irrigation that had wreaked disaster on the aquatic environment and nearly destroyed the commercial fishing industry.

Doolittle's rear-guard attack would "reform" those reforms by, among other things: stripping them of virtually all of the additional water that had been promised for fish and wildlife restoration; eliminating a study of fisheries in the San Joaquin River; restoring overly generous, subsidized, 40-year water delivery contracts to growers; reducing fees for an environmental fund; scrapping a requirement for doubling the salmon populations; and turning fish restoration programs over to the state.

Save San Francisco Bay Association director Barry Nelson called the Doolittle bill "the legislative equivalent of a drive-by shooting," a statement that reflects the depth of divisiveness this legislation could re-engage. Indeed, until the Republicans captured Congress last November, a productive if fragile process of cooperation was growing among the state's competing water interests—farmers, environmentalists and urban users.

The main fruit of that consensus was last fall's voluntary Bay-Delta Accord, which dealt with improving water quality standards for fish and wildlife in the delta and bay in order to meet Clean Water Act and Endangered Species Act requirements. But the Bay-Delta Accord was built on the framework of the Central Valley Project reforms of 1992. If those are gutted, the 1994 water quality accords and the state water board's brand new water allocation plans would become virtually meaningless.

Senators Feinstein and Boxer represent the best hope for disarming these unreconstructed water warriors so that, one day, sensible policies and predictable supplies may prevail in California.

HONORING CLAYTON "PEG LEG"  
BATES

## HON. MAURICE D. HINCHEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. HINCHEY. Mr. Speaker, I rise today to bring to your attention the many achievements

of Clayton "Peg Leg" Bates, a friend and constituent of mine who lives in Napanoch, New York.

Clayton "Peg Leg" Bates was born in Fountain Inn, SC, in 1911. After a childhood injury with a threshing machine, his father made him a peg leg, and he began to dance at the age of 14 in 1925.

By 1928 he was in vaudeville and appeared in a group of dancers, 4 Bad Boys of Harlem, with the legendary Bill "Bojangles" Robinson. In the late 1940's he appeared on the Ed Sullivan Show 20 Times—more than any other performer.

Retired and moved to Kerhonkson in 1951, Peg Leg Bates opened up his own country club and stayed active in its operation until the late 1980's. He is now active in the Senior Citizen Club of Napanoch, as well as involved in talking to public school kids about drugs and the importance of staying in school. He also visits with disabled and senior citizens and is a model of citizen involvement that stands as an encouragement to everyone in our community.

CONGRATULATIONS ON THE FIRST  
PACIFIC ISLANDER FESTIVAL IN  
SAN DIEGO

## HON. BRIAN P. BILBRAY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. BILBRAY. To the people of the Pacific Islands: Greetings and congratulations on the celebration of the coming together of the diverse cultures of you who make San Diego your home.

You have my deepest regards, and total support for the first Pacific Islander Festival to be held in San Diego, July 21 to 23, 1995, and the mainland maiden arrival of your historic voyaging canoe *Hokulua*. I commend your efforts to continue, and expand, the unique customs and cultures of the Pacific Islands, sharing them with all others.

It is with great pride that I acknowledge you and your goals, and call upon everyone to join in your most festive time. The place you hold in our community is recognized, and your heritages are treasured.

Accept my fondest wishes for a successful meeting of all the people. It is a deep honor to be a part of your festivities and to represent the U.S. Congress to you.

## PERSONAL EXPLANATION

## HON. ESTEBAN EDWARD TORRES

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. TORRES. Mr. Speaker, I was unavoidably absent on official business for certain

● This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

votes on Wednesday, June 21, and Wednesday, June 28, 1995. I was also absent on Thursday, June 22 and Friday, June 23, on personal business for which I had requested and been granted leave. Had I been present on the House floor I would have cast my votes as follows:

Roll No. 402: "No" on the Castle amendment as a substitute for the Neumann amendment to H.R. 1854.

Roll No. 403: "Aye" on the Houghton amendment as a substitute for the Fazio amendment to H.R. 1854.

Roll No. 404: "Aye" on the Volkmer motion to rise.

Roll No. 405: "Aye" on the Fazio amendment to H.R. 1854.

Roll No. 406: "No" on the Packard motion to rise.

Roll No. 407: "No" on the Arney motion to adjourn.

Roll No. 408: "No" on approval of the journal.

Roll No. 409: "Nay" on the Arney privileged motion.

Roll No. 410: "Aye" on the Fazio amendment to H.R. 1854.

Roll No. 411: "No" on the Clinger amendment to H.R. 1854.

Roll No. 412: "No" on the Orton amendment to H.R. 1854.

Roll No. 413: "No" on the Klug amendment to H.R. 1854.

Roll No. 414: "No" on the Christensen amendment to H.R. 1854.

Roll No. 415: "Aye" on the Zimmer amendment to H.R. 1854.

Roll No. 416: "Aye" on the Miller of California motion to recommit.

Roll No. 417: "Yea" on final passage of H.R. 1854.

Roll No. 418: "Nay" on ordering the previous question on House Resolution 170.

Roll No. 419: "No" on passage of House Resolution 170.

Roll No. 428: "Yea" on ordering the previous question on House Resolution 173.

Roll No. 451: "Nay" on ordering the previous question on House Resolution 175.

Roll No. 452: "No" on the motion to lay the motion to reconsider on the table.

Roll No. 453: "Nay" on passage of House Resolution 175.

Roll No. 454: "No" on the motion to lay the motion to reconsider on the table.

#### MARYLOU IKENS HONORED

#### HON. BART STUPAK

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. STUPAK. Mr. Speaker, it is an honor for me to bring to the attention of the U.S. House Representatives the efforts and achievements of a constituent of mine, Marylou Ikens, and the Huron Shores Writing Institute of which she is executive director. Located in Michigan's First Congressional District, the institute is an exchange program with the goals of promoting inter-cultural understanding between a variety of cultures. The international attention and acclaim that has been earned by the institute is much the result of Mrs. Ikens's efforts.

A former piano teacher and visionary, Mrs. Ikens has inspired many who might not have dared to reach beyond the boundaries of their community to explore not only the world beyond their local borders, but also neighboring countries, cultures, and ideas. Her boundless energies have invigorated many and she can well remember the students who have been inspired to seek and continue their education as a result of their stay at the institute. Mrs. Ikens left an indelible impression on all of these people.

Mrs. Ikens's boundless energy has produced what is now a series of seven books on the exchange of cultures throughout the world that are now used in secondary schools and universities worldwide.

Marylou Ikens is to be commended for making her long-range dream a reality—one which stands as an on-going think tank, educational institute, and virtual evolving learning center.

Michigan's First Congressional District is proud of its own Marylou Ikens and of the many contributions she and the institute have made to our own culture as well as to cultures around the world.

#### AN EXEMPLARY LIFE

#### HON. BARNEY FRANK

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. FRANK of Massachusetts. Mr. Speaker, I am pleased to be able to acknowledge a woman from my district whose life is an example of dedication and service to those in need. Agnes E. Raposa spearheaded the founding of the I.H. Schwartz Children's Rehabilitation Center in New Bedford, MA in 1950. For four decades, Ms. Raposa served as executive director of the center, a nonprofit agency that annually serves about 500 children affected by cerebral palsy and other medical conditions. Under her leadership, the center has helped thousands of children meet the challenges of their disabilities and strive to their greatest potential. As her community gathers to celebrate her 80th birthday, I take this opportunity to wish Ms. Raposa a very happy birthday and to thank her for showing us how much one life, filled with a spirit of purpose, can benefit and change so many others.

#### RECOGNITION OF THE WESTPORT NEWS

#### HON. CHRISTOPHER SHAYS

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. SHAYS. Mr. Speaker, I want to take a moment to recognize the outstanding work of a paper in Connecticut's Fourth Congressional District, the Westport News, in a series of special reports on domestic violence, "Behind Closed Doors."

The five part series, run by this weekly newspaper over a 2-month period, included in depth reports providing an overview of how violence occurs in families; the cycle of abuse

and how it affects victims; fallout on the family and how society silences victims; whether there is any justice in our courts system; and the support offered by our social service agencies. Following this statement I am submitting the final piece in the series, a summarizing editorial entitled "Curb Domestic Violence by Speaking Out."

Mr. Speaker, awareness and discussion of the terrible scourge of domestic violence is the first step toward reducing it in our society. To that end, I commend the Westport News and their parent company, Brooks Newspapers, for this important contribution to improving life in our local communities.

A copy of the article follows for inclusion in the RECORD:

#### CURB DOMESTIC VIOLENCE BY SPEAKING OUT

Next Monday marks one year since Nicole Brown Simpson and Ronald Goldman were brutally slain by a knife-wielding assailant. The state of California is trying to prove that the murderer is O.J. Simpson, one of America's most famous football players and Hollywood icons.

Because O.J. Simpson had a record of abusing his wife prior to the murders, this case, perhaps more than any other domestic tragedy in recent years, has focused the spotlight on family violence.

To shed some light on the extent to which domestic violence permeates the communities of Westport and Weston, this newspaper has published a five-part series, "Behind closed doors," with the final installment by reporter Christina Hennessy starting on Page 3 today.

"Behind closed doors" has evoked a groundswell of response among our readers. Many have telephoned us. Some have written about their experiences. Some said it was high time this issue was made public here.

When this series was launched on May 12, the Westport News hoped the articles would serve as a catharsis for Westport and Weston to enable some families to find a way out of the cycle of violence.

Some already have—simply by recognizing the patterns in their own homes and by reaching out for help.

One such reader, Annie X, (a pseudonym), experienced anger, violence and abuse from her husband for many years and told of her experience in an Op Ed piece on June 2.

Although her husband escaped punishment, Annie X wrote, "I have been forced to deal with verbal, emotional, psychological and financial abuse. I am learning how to survive and preparing myself for single parenthood."

One reader called to our attention the murder of a former Westport woman by her husband in New Hampshire, stemming from a domestic dispute.

The Westport News is encouraged by the reactions of two state legislators, state Sen. Judith Freedman (R-26) and state Rep. Josephine Fuchs (R-136). Both have been active in supporting legislation that will help curb domestic violence.

The current legislation has its roots in existing law, including the Family Violence Prevention and Response Act, passed in 1986. It was a substantial step forward in the effort to provide services for domestic violence victims.

In 1992 and 1993, legislation that passed the General Assembly broadened the programs for children affected by domestic violence, created a Protective Order Registry for Prevention of Domestic Violence and established a "marriage license surcharge" with the money going to provide shelter for abuse victims.



Still, a great deal more needs to be done. During interviews conducted by this newspaper's reporters for the series, many suggestions emerged. Among them:

Counselors and victims of abuse want the courts to hand down harsher punishments to fit the crime. By handing out light sentences, the courts send a message that domestic violence is still a private matter not answerable to public law.

Victims suggest that the courts are reluctant to jail those found guilty of domestic violence. They say that a work-to-jail program could be created that would require violators to return to prison instead of going home after work.

Then, a portion of the money earned could go toward child support and alimony, they say.

Some women say that the courts should more seriously consider domestic violence in divorce proceedings, particularly in light of custody of any children.

Further, with the courts still granting visitation rights to ex-husbands who may be abusers, there continues to be the potential of violence during the visits and there are no legal restraints on them. This needs to be changed.

Victims also want a change in the way the state handles the criminal records of abusers. Currently, if an abuser is charged with a family violence crime but attends and successfully completes a court-order education program, the charges are dismissed.

The law needs to be changed, victims say, so that records of abusers' violations of the law are retained for a longer period of time and they cannot get off the hook so easily.

Several women also suggested that the availability of legal aid needs to be increased during divorce proceedings. They said that in leaving their husbands they experienced a dramatic drop in income level and had a hard time finding attorneys who would take them on as clients.

While our elected officials have made strides in domestic violence law, we are urging them to consider the suggestions, above, and work with fellow legislators to make improvements.

What can each of us, as individuals, do to address the problem?

The loud and clear message our team of reporters heard from victims, therapists, psychologists, marriage counselors, police and other law enforcement officials, social workers, health and court officials alike, is this: "Listen to the victims. Listen to the abusers. Listen to the children."

Then, reach out and offer to help.

We hear a lot about "family values" these days. There is a recognition in the heartland of America that families are being torn apart by the harsh realities of increasing violence.

What could be more cogent than confronting and eliminating domestic violence, arguably the biggest barrier to harmony in the home?

#### PRAISING VOICE OF THE PEOPLE IN UPTOWN, INC. AND THE UPTOWN NATIONAL BANK OF CHICAGO

##### HON. SIDNEY R. YATES

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. YATES. Mr. Speaker, at a time when the Federal Government is giving tax breaks

to those who need it the least and shrinking away from its obligations to help those who need it the most, I am proud to rise and take this opportunity to acknowledge the valuable contributions of two outstanding organizations in my district: Voice of the People in Uptown, Inc. and the Uptown National Bank of Chicago.

In general, the housing market in the uptown area of my district is characterized by a low level of homeownership, combined with a growing level of suffering among the poor and middle classes. The need for affordable housing is reaching heights not seen since the Great Depression.

Earlier this summer, these two marvelous groups from the uptown region in Chicago's 48th ward were nationally recognized by the Social Compact in its 1995 Outstanding Community Investment Awards program for their partnership in helping lower-income minority and immigrant families in Chicago realize the American dream of homeownership.

Since its founding in 1968, Voice of the People has dedicated its energies to preserving uptown's ethnic and economic diversity by providing quality, affordable housing for lower-income people through new construction, rehabilitation of existing properties, and management of affordable rental housing.

Although Voice of the People has always had the highest and most honorable of goals, in reality without a strong financial partner very little could be accomplished. The Uptown National Bank took on the role of the stalwart guarantor by providing \$2.1 million in construction financing, ensuring the viability of the project. Throughout the whole development process, the bank absorbed many expenses to keep the final sale price at its lowest possible level. Ultimately, 28 families in Chicago's uptown area have realized their American dream of homeownership.

I applaud the collaborative efforts of Voice of the People and Uptown National Bank and wish them continued success in future endeavors. Since the completion of the project, the overall market value for the immediate neighborhood has increased and greater stability, safety, and commitment in the uptown community has resulted.

I am hopeful the success these two organizations have achieved can become a template for the Federal Government when we finally get back to helping those who truly need our help.

#### RECOGNIZING THE PARTICIPANTS OF THE 12TH ANNUAL NATIONAL NIGHT OUT

##### HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. MENENDEZ. Mr. Speaker, I rise today to recognize and commend the cities in the 13th Congressional District of New Jersey for their participation in National Night Out, 1995. On August 1, residents in my district will join fellow Americans across the country to create a night of celebration free from the fear of crime and drugs.

I wish also to pay tribute to the National Association of Town Watch in New Jersey for sponsoring the event. They have succeeded in developing community awareness within many American cities and towns by bringing concerned citizens to the forefront. Community leaders and law enforcement officers are joining them to send the message that crime will not be permitted to threaten our communities and dictate our lives.

Among the participating cities are Bayonne, East Newark, Elizabeth, Guttenberg, Harrison, Hoboken, Jersey City, Kearny, Newark, North Bergen, Perth Amboy, Union City, Weehawken, West New York, and Woodbridge.

I am proud to say I have dedicated citizens in my district creating safe neighborhoods through education and action. On this night residents and law enforcement officers in participating cities will celebrate with town-wide block parties, contests, dances for community youth, safety demonstrations, and educational forums. These events are a continuation of past efforts whose full benefits will be felt for years to come in my district.

This admirable project is a nationwide endeavor supported by over 8,000 communities throughout our 50 States. Their continuing aim is to focus America's attention on the alarming crime rates and the unacceptable level of drug abuse which has affected every community in our Nation. Police-citizen partnerships created by the efforts of these organizations have promoted cooperative crime prevention programs allowing Americans to come from behind their locked doors and join their neighbors in the fight for our Nation's safety.

The 12th Annual National Night Out comes at a time when the leaders of our Nation are debating the appropriate methods of crime prevention here, in the Nation's Capitol. But in our Nation's communities the people are taking a stand, defending their streets, their homes, and their families.

Each city participating in the 1995 National Night Out is to be commended for their concern and their efforts. Their fight for safer communities gives me hope that America can build a crime and drug-free Nation for our children. I salute them today, thank them for their past efforts, and wish them luck in their future crime-fighting endeavors.

BOBBY JOHNSON, JR.—80 YEARS  
OLD AND "BEYOND CATEGORY"

##### HON. MAURICE D. HINCHEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. HINCHEY. Mr. Speaker, I want to invite you and my colleagues to join me in celebrating the 80th birthday of Bobby Johnson, Jr., a constituent and friend of mine who truly is "beyond category".

Bobby is a trumpet player, vocalist, and band leader in the style of the great Louis Armstrong. He is a man who literally is a walking, talking history of that great indigenous American art, jazz. Bobby has been a member of the orchestras of Duke Ellington, Cab Calloway, Benny Carter, Claude Hopkins, and

Erskine Hawkins. He has shared the limelight with Ella Fitzgerald, Billie Holiday, Red Norvo, and Ray Conniff. Bobby Johnson has indeed walked with giants and in the process became one himself, a man of immense passion and humanity.

Mr. Speaker, please join me in wishing Bobby Johnson, Jr., a very happy 80th birthday.

## BABY BOOMERS AND RETIREMENT

### HON. ANDREW JACOBS, JR.

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. JACOBS. Mr. Speaker, the following article published in the Washington Post on June 27 is not only interesting reading but probably indispensable reading for those who bother to see where they are going in this life.

**BABY BOOMERS' RETIREMENT COULD BE A BUST—LIVING STANDARDS MAY DROP AS SOCIAL SECURITY ROLLS BULGE**

(By Spencer Rich)

Beverly Duncan, 45, born early in the baby boom years, has a condo, a Ford Explorer and Lincoln Continental, and a business that she operates with her husband, Richard, for a combined family income of "\$50,000 to \$75,000 a year, depending on how good business is."

But like many others in the huge generation born between 1946 and 1964, the Fort Lauderdale, Fla., woman does not have a juicy retirement plan for the golden years.

"We have no pensions, only small IRAs—a few thousand each—and we're just starting a profit sharing plan, but we haven't put anything in yet," said Duncan, whose business, Franklin Funco, Inc., sells electronic and other educational learning tools and games to school systems.

After years of using all the couple's spare money to build up the business, pay for their health insurance and help support and educate her husband's children by a previous marriage, "I most likely will be high and dry in retirement, with almost nothing but Social Security," she said.

Duncan's case illustrates one scenario in a raging public debate on whether baby boomers, who will reach age 65 from 2011 to 2030, are saving enough and earning enough pension credits to live well in retirement. It is a 21st century problem with very immediate political consequences. Both the Republican Congress and the Democratic Clinton administration have proposed broad cuts in the growth of Medicare, the health insurance program for the elderly, to keep it from going bust. A further budget crisis looms over the Social Security system, which faces potential bankruptcy when the baby boom generation joins the rolls.

If the boomers are not saving for their old age and the federal government reduces benefits to the elderly, then many experts believe the nation will confront an extremely painful choice in the next century: "dramatically reduced living standards for baby boomer retirees" as they leave jobs and drop to much lower incomes when they retire, as the Committee for Economic Development (CED) puts it, "or intolerable tax burdens on working Americans" to help support the disproportionately large retired population represented by the boomers.

"America's retirement system is underfunded, overregulated, and soon to be chal-

lenged by unprecedented growth in retirement-age population," declares a gloomy report by the CED, a nonprofit business research group. "Private saving for retirement is woefully inadequate, and national saving has declined. Underfunded pension promises in both the private and public retirement programs are a growing and often understated problem."

Unless both the general economic and pension pictures improve greatly, said CED vice president William J. Beeman, the income of boomers is likely to drop sharply when they cease working and retire; their retirement income might be as large as that of their retired parents but no better, though every generation expects to do better than its parents in retirement.

Experts say retirees need an income between 60 percent and 80 percent of their pre-retirement earnings to maintain their living standards.

Merrill Lynch & Co., the financial services company, is also pessimistic. Its Baby Boom Retirement Index, prepared by B. Douglas Bernheim of Stanford University, calculated that baby boomers now getting \$75,000 a year, and expected to receive a typical company-provided pension, would have to triple their current savings rates to accumulate enough money to achieve the same living standard in retirement as they had in their working years.

"They are right that future retirees will be in deep trouble," said Karen Ferguson, co-author with Kate Blackwell of a new book called "Pensions in Crisis." But she disagrees on one fundamental point: "They see the disaster as some years away. For millions of people who are a bit older than the boomers, it's already here."

Labor Secretary Robert B. Reich said, "We need to educate Americans about the importance of taking personal responsibility for their retirement security. Giving workers the financial capability to generate savings for retirement isn't enough unless they understand the fundamental importance of saving for the future. People need to be educated on the need to save as much as they can as early as they can."

The reason affluent boomers must have higher savings than they appear to have now to maintain living standards in retirement is that Social Security is not designed to compensate for all income lost when a person retires.

The very highest benefit a person of 65 who retires in 1995 can get now is \$14,388 a year. For someone who has been earning \$50,000 in the years before retirement, that's barely more than one-quarter of previous income. For one who's been getting \$75,000, it's less than one-fifth. So a private pension and substantial income-producing assets are needed to get even close to previous income.

Cindy Hounsell, a lawyer at the nonprofit Pension Rights Center, which Ferguson heads, noted that "even if every baby boomer ends up living as well as their parents in retirement, they're still in big trouble. \* \* \* Current retirees are not doing all that well."

"Today the median household income among the elderly, the boomers' parents, is \$17,751, only about half that of younger households," she said.

But a number of experts are less gloomy about the boomers' prospects, arguing, in part, that all projections made by analysts of income and savings far into the future are necessarily uncertain. The pessimistic conclusions offered by Merrill Lynch's Bernheim, in particular, are controversial, because he does not count the value of hous-

ing equity as an asset that can be converted into income, as some other students of the issue do. When those assets are included, the picture looks brighter.

"Most baby boomers are likely to enjoy higher real incomes in retirement than their parents currently do," the Congressional Budget Office concluded in a September 1993 study that took housing assets into account.

The situation of Marilyn Park, 40, and her husband, David Fritz, 44, of Takoma Park, illustrates the optimistic scenario: that baby boomers are saving for retirement, maybe not quite as much as some people think desirable, but saving. They have a "small house with a big mortgage," two cars and three children who someday will be heading for college, facing the family with "our own national deficit."

Fritz, a computer software engineer who has moved several times from job to job, makes "over \$50,000." He has not worked in any one place long enough to earn more than a minimal traditional pension, but has been putting up to \$10,000 a year into on-the-job retirement savings or 401(k) plans, to which his employer also contributes and which he can transfer into his own tax-deferred retirement savings account each time he leaves a job. Park, a lawyer, stays home to take care of the children, but works part time and makes maybe \$10,000 to \$15,000 in a good year. Eventually she will go back to work full time and they will save more, so probably, she said hopefully, "we'll do all right in retirement."

Hopeful assessments such as the one presented by CBO assume that people like Park and Fritz will get all the Social Security benefits projected in existing law.

"We think it extremely unlikely" benefit levels can be maintained, said CED's Beeman. Social Security faces insolvency starting in 2030. At that point the big generation of boomers will be a heavy burden on Social Security and the health care system. But there is only a relatively small generation following the boomers that will be in the work force and will have to pay the taxes to fund Social Security.

Beeman and many others believe it is highly unlikely the government will simply raise taxes to make up the entire shortfall. The retirement of boomers also will create greater burdens on Medicare and Medicaid, the federal-state health program that pays for much nursing home care. The combined total would be too much for those working to finance simply through taxes. So prospects are that there will be at least some further dampening of benefits.

There is considerable uncertainty as to how many boomer households will get pensions on top of possibly reduced Social Security benefits, and the size of those pensions.

In addition, there has been a shift by employers from pensions in which the employer puts in all the money and pays benefits at retirement based on a fixed, advance formula (defined benefits) to pensions in which the employee (on a sort of do-it-yourself basis) puts in most of the money. In this latter kind of pension, such as a 401(k) plan, employees often can get access to their money before retirement age, although that usually involves paying a penalty.

According to some projections, three-quarters of the boomer households conceivably could end up with these plans, which is far higher than the number of people receiving pensions today. However, many workers are cashing out their 401(k) money long before they reach retirement.

Finally, another reason for concern about boomer prospects in retirement is that in the



long run, the prosperity of the nation in general depends in large part on high national savings rates that provide investment funds for new plant and equipment. Personal household savings have declined as the overall savings rate has declined. All kinds of savings now average less than 2 percent of gross domestic product, down from 4 percent in the 1960s and 8 percent in previous decades, the CED report said.

"Low savings rates could undermine adequate growth of the economy and hurt not only the boomers when they retire but everyone else," said Sylvester Schieber, vice president of Watson Wyatt Worldwide, a benefits consulting firm.

In addition, Schieber said, the current generation of retirees benefited from three developments not likely to be repeated for the boomers: very high economic growth in the first two decades after World War II; very big increases in Social Security benefit rates from 1968 to 1972; and a huge boom in the value of housing.

"The present generation of baby boomers is not likely to get that kind of a pop," he said.

#### TRIBUTE TO WESLEY D. RATCLIFF

##### HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. TOWNS. Mr. Speaker, I rise today to recognize the contributions and achievements made by Wesley D. Ratcliff. Born in Crockett, TX, he holds a B.S. in math and physics from Prairie View University and a M.S. in math from the University of Houston, TX. He is a former associate professor of math and computer science at Texas Southern University.

After completing 2 years as a lieutenant in the Armed Forces, Mr. Ratcliff joined NASA as an aerospace engineer, where he performed significant work on the U.S. Moon missions.

In 1976, he joined IBM as a customer engineer in Houston, TX. He then went on to serve as program support representative and field manager. In 1981, he was promoted to equal opportunity manager and in 1983, he took a staff position in the area of plans and controls in Dallas, TX. Subsequently, Mr. Ratcliff held the position of branch manager in San Antonio, TX before joining the Corporate Marketing and Service Group in Purchase, NY in 1986 as a marketing consultant. As he continued to climb the corporate ladder, he became the administrative assistant to the vice president of business development in Franklin Lakes, NJ. In 1990, he was promoted to plant site manager in Brooklyn, NY.

On September 30, 1993, Mr. Ratcliff reached the height of his career goal when he signed an agreement with IBM which transferred ownership of its Brooklyn plant to Advanced Technological Solutions, Inc. [ATS] to form a new minority controlled employee-owned enterprise to become the company's first president and CEO.

Mr. Ratcliff is very active in many community activities. He also serves on the boards of several not-for-profit organizations.

Mr. Ratcliff and his wife are the proud parents of three children.

I am proud to recognize Wesley D. Ratcliff for his hard work, dedication, and outstanding achievements over the years.

#### NEW JERSEY DEVILS WIN THE STANLEY CUP

##### HON. WILLIAM J. MARTINI

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. MARTINI. Mr. Speaker, it is with great honor and pleasure that I welcome the New Jersey Devils to Capitol Hill today to celebrate their winning of the Stanley Cup.

With tenacious defense and precision scoring the New Jersey Devils skated their way to victory.

It was not long ago that Wayne Gretzky referred to the Devils as a "Mickey Mouse Franchise."

Well, Mr. Gretzky, maybe you should go to Disneyland, because the New Jersey Devils trounced the Detroit Red Wings in the Stanley Cup finals.

New Jersey is proud of their Devils. This team exemplifies determination, grace under pressure, and true grit.

Perhaps the Devils should change their mascot to the broom, this, of course, would represent their sweep of the cup finals over the Red Wings.

Mr. Speaker, before this series began, I entered into a gentleman's wager with my colleague and good friend from Michigan, Congressman FRED UPTON.

Had the Devils fallen short in their quest for the Cup, I would have provided the gentleman with a bowl of fresh calamari from Anthony's Restaurant in Totowa, NJ.

In my State we refer to calamari as, New Jersey octopus. I know how much you Red Wings fans like octopus, but I would advise my colleague from Michigan he will not be getting any from me this year.

The Devils have won the Cup, its time for the gentleman from Michigan to pay up. I look forward to receiving from Congressman UPTON some of the agricultural products that have made his State famous.

Mr. Speaker, I am pleased that the members of the 1995 Stanley Cup championship team could come to Washington today.

#### TRIBUTE TO SALEEM S. RIZVI

##### HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. TOWNS. Mr. Speaker, I stand before you today to recognize Saleem S. Rizvi for his accomplishments in the Pakistani-American community. An attorney by profession, Mr. Rizvi earned his bachelor of law, master of arts, and political science degree from the University of Punjab, Pakistan.

He came to the United States to advance his education in law, entering one of our most prestigious legal institutions, Columbia Law School. There, he expanded his academic horizons and excelled in the area of international law.

After graduating from Columbia with a master of law degree, Mr. Rizvi enrolled again as a special student to conduct further studies

and research in the areas of corporate law, international trade, and investment law.

In 1990, he developed a diversified practice covering corporate, commercial, real estate, bankruptcy, and immigration law. He successfully and continuously applies his knowledge, skills, and vision to help those less fortunate and who seek his assistance in fighting for justice and securing their legal and political rights.

He is very active in many community affairs. He organizes, participates, and lectures at many seminars and conferences on legal and general matters. Saleem writes a weekly column on law for three ethnic newspapers and hosts the television program "Legal Forum." Through this program, he is able to update his viewers on the latest developments in the legal field.

Married and the father of a daughter, Saleem Rizvi is a member of the New York County Lawyers Association, American Immigration Lawyers Association, and the American Bar Association.

Mr. Speaker, I acknowledge Mr. Rizvi's accomplishments and his dedication to the service of our community.

#### TRIBUTE TO DENIS JARDINE

##### HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, July 10, 1995

Mr. TOWNS. Mr. Speaker, I rise to recognize Dr. Denis Jardine for his impressive career in the field of health care which began in 1948 as a venereal disease follow-up officer for the World Health Organization in Liverpool, England.

In 1969, he started his uphill career with the Lyndon B. Johnson Health Complex, Inc. in Brooklyn, NY, as a community organizer. Then, in 1971, he was promoted to coordinator of community affairs. From 1974 to 1976 he served as assistant vice president. Since 1976 Dr. Jardine has served as chief executive officer, a position which required the handling of many financial problems. Through hard work and determination, he was able to successfully pull the Lyndon B. Johnson Health Complex out of bankruptcy. He has entered a unification agreement with Interfaith Medical Center to enhance the needs of the community.

During the span of his career, Dr. Jardine has received many commendations and awards for his years of service to the community. He is a member of the National Association of Health Services Executives Presidents' Association, American Management Association, and the American College of Hospitals Administrators. He is a widower and the father of a daughter.

Mr. Speaker, I salute Dr. Jardine for his many years of invaluable service to the community.

#### SENATE COMMITTEE MEETINGS

Title IV of Senate Resolution 4, agreed to by the Senate on February 4, 1977, calls for establishment of a system for a computerized schedule of all

meetings and hearings of Senate committees, subcommittees, joint committees, and committees of conference. This title requires all such committees to notify the Office of the Senate Daily Digest—designated by the Rules Committee—of the time, place, and purpose of the meetings, when scheduled, and any cancellations or changes in the meetings as they occur.

As an additional procedure along with the computerization of this information, the Office of the Senate Daily Digest will prepare this information for printing in the Extensions of Remarks section of the CONGRESSIONAL RECORD on Monday and Wednesday of each week.

Meetings scheduled for Tuesday, July 11, 1995, may be found in the Daily Digest of today's RECORD.

## MEETINGS SCHEDULED

### JULY 12

9:30 a.m.

Commerce, Science, and Transportation  
To hold hearings to examine violence in television programs. SR-253

Energy and Natural Resources  
To hold hearings to review proposed regulatory disposition of Power Marketing Administrations. SD-366

Environment and Public Works  
To hold oversight hearings on the effects of proposals to statutorily redefine the constitutional right to compensation for property owners, with particular emphasis on Federal environmental laws. SD-406

Finance  
To resume hearings to examine ways to control the cost of the Medicaid program, focusing on the flexibility States have under the current program, including the extent of federal waiver requests and the program experience of States granted such waivers. SD-215

Governmental Affairs  
Permanent Subcommittee on Investigations  
To hold hearings to examine fraud and abuse in Federal student grant programs. SD-342

10:00 a.m.

Foreign Relations  
Western Hemisphere and Peace Corps Affairs Subcommittee  
To hold hearings on legislative and municipal elections in Haiti. SD-419

2:00 p.m.

Select on Intelligence  
To hold closed hearings on intelligence matters. SH-219

### JULY 13

9:00 a.m.

Environment and Public Works  
Drinking Water, Fisheries, and Wildlife Subcommittee  
To hold hearings on proposed legislation authorizing funds for programs of the Endangered Species Act. SD-406

9:30 a.m.

Energy and Natural Resources  
Forests and Public Land Management Subcommittee  
To hold hearings on S. 884, to designate certain public lands in the State of Utah as wilderness. SD-366

Finance

To continue hearings to examine ways to control the cost of the Medicaid program, focusing on Medicaid beneficiaries and provider groups. SD-215

Labor and Human Resources

Aging Subcommittee  
To hold hearings on S. 593, to amend the Federal Food, Drug, and Cosmetic Act to authorize the export of new drugs. SD-430

Small Business

Business meeting, to mark up S. 895, to revise the Small Business Act to reduce the level of participation by the Small Business Administration in certain loans guaranteed by the Administration; to be followed by hearings on the future of the Small Business Investment Companies program. SR-428A

Indian Affairs

To hold hearings on S. 479, to provide for administrative procedures to extend Federal recognition to certain Indian groups. SR-485

10:00 a.m.

Banking, Housing, and Urban Affairs  
To hold hearings to examine the proposed use of a one dollar coin. SD-538

Foreign Relations

To hold hearings to examine U.S. national goals and objectives in international relations in the year 2000 and beyond. SD-419

2:00 p.m.

Environment and Public Works  
Transportation and Infrastructure Subcommittee  
To hold hearings on S. 1005, to improve the process of constructing, altering, purchasing, and acquiring public buildings, and on pending Government Services Administration building prospectuses and public buildings cost-savings issues. SD-406

### JULY 14

10:00 a.m.

Banking, Housing, and Urban Affairs  
To hold hearings on the Mexico and the Exchange Stabilization Fund. SD-106

### JULY 17

2:00 p.m.

Foreign Relations  
To hold hearings on the nominations of Sandra J. Kristoff, of Virginia, for the rank of Ambassador as U.S. Coordinator for Asia Pacific Economic Cooperation, John Raymond Malott, of Virginia, to be Ambassador to Malaysia, Kenneth Michael Quinn, of Iowa, to be Ambassador to Cambodia, William H. Itoh, of New Mexico, to be Ambassador to the Kingdom of Thailand, J. Stapleton Roy, of Pennsylvania, to be Ambassador to the Republic of Indonesia. SD-419

### JULY 18

9:30 a.m.

Energy and Natural Resources  
To hold hearings to review existing oil production at Prudhoe Bay, Alaska and opportunities for new production on the coastal plain of arctic Alaska. SD-366

Labor and Human Resources

To hold hearings to examine issues relating to health insurance reform. SD-430

2:30 p.m.

Energy and Natural Resources  
Oversight and Investigations Subcommittee  
To hold hearings to examine First Amendment activities, including sales of message-bearing merchandise, on public lands managed by the National Park Service and the U.S. Forest Service. SD-366

### JULY 19

8:30 a.m.

Energy and Natural Resources  
Business meeting, to mark up S. 852, to provide for uniform management of livestock grazing on Federal land. SD-366

9:30 a.m.

Finance  
To hold hearings to examine Medicare payment policies. SD-215

Labor and Human Resources

Business meeting, to consider pending calendar business. SD-430

### JULY 20

9:30 a.m.

Energy and Natural Resources  
To hold hearings on S. 871, to provide for the management and disposition of the Hanford Reservation, and to provide for environmental management activities at the Reservation. SD-366

Labor and Human Resources

To hold hearings on proposed legislation on organ transplantation. SD-430

### JULY 25

9:30 a.m.

Energy and Natural Resources  
Forests and Public Land Management Subcommittee  
To hold hearings on S. 45, to require the Secretary of the Interior to sell Federal real and personal property held in connection with activities carried out under the Helium Act, S. 738, to prohibit the Bureau of Mines from refining helium and selling refined helium, and to dispose of the United States helium reserve, and S. 898, to cease operation of the government helium refinery, authorize facility and crude helium disposal, and cancel the helium debt. SD-366

## POSTPONEMENTS

### JULY 13

9:30 a.m.

Commerce, Science, and Transportation  
Business meeting, to consider pending calendar business. SR-253